

Appl. No: 10/042,500  
 Title: Predictive Algorithmic Model  
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 Attorney: Jason D. Shanske, Reg. No. 43,915

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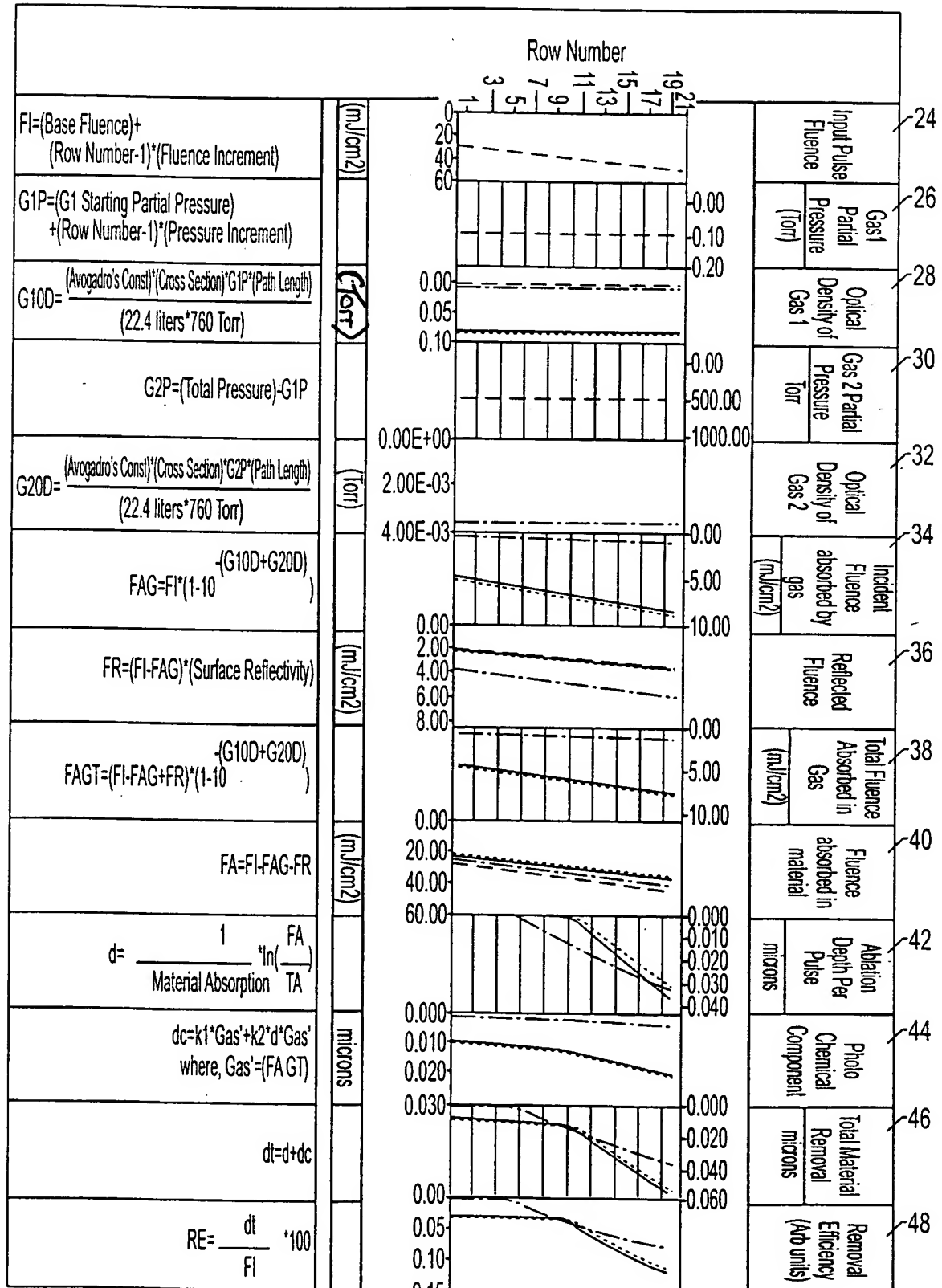


FIG. 3.